

Fill in this information to identify your case:

United States Bankruptcy Court for the:

WESTERN DISTRICT OF NORTH CAROLINA

Case number (if known)

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Sergey

First name

V

Middle name

Kholod

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and doing business as names.

**Sergey Vitalyevich Kholod, Sr.
DBA Legacy Remodel**

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

Anna

First name

P

Middle name

Kholod

Last name and Suffix (Sr., Jr., II, III)

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-3971

**FKA Ganna Petrenko
Anna Pavlovna Kholod**

xxx-xx-0207

Debtor 1 **Sergey V Kholod**
Debtor 2 **Anna P Kholod**

Case number (*if known*) _____

About Debtor 1:

4. Your Employer Identification Number (EIN), if any.

EIN _____

About Debtor 2 (Spouse Only in a Joint Case):

EIN _____

5. Where you live

**1027 Ridgefield Circle
Indian Trail, NC 28079**

Number, Street, City, State & ZIP Code _____

Union

County _____

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code _____

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code _____

County _____

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code _____

6. Why you are choosing **this district** to file for bankruptcy

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Sergey V Kholod**
Debtor 2 **Anna P Kholod**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. **How you will pay the fee** **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** No.
 Yes.

District _____ When _____ Case number _____
District _____ When _____ Case number _____
District _____ When _____ Case number _____

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** No
 Yes.

Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____

11. **Do you rent your residence?** No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Sergey V Kholod**
 Debtor 2 **Anna P Kholod**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Sergey V Kholod
Debtor 2 Anna P Kholod

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Sergey V Kholod**
 Debtor 2 **Anna P Kholod**

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <p><input type="checkbox"/> No. Go to line 16b.</p> <p><input checked="" type="checkbox"/> Yes. Go to line 17.</p>		
	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <p><input type="checkbox"/> No. Go to line 16c.</p> <p><input type="checkbox"/> Yes. Go to line 17.</p>		
	16c. State the type of debts you owe that are not consumer debts or business debts <hr/>		
<hr/>			
17. Are you filing under Chapter 7?	<p><input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.</p> <p><input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>		
<hr/>			
18. How many Creditors do you estimate that you owe?	<p><input type="checkbox"/> 1-49</p> <p><input checked="" type="checkbox"/> 50-99</p> <p><input type="checkbox"/> 100-199</p> <p><input type="checkbox"/> 200-999</p>	<p><input type="checkbox"/> 1,000-5,000</p> <p><input type="checkbox"/> 5001-10,000</p> <p><input type="checkbox"/> 10,001-25,000</p>	<p><input type="checkbox"/> 25,001-50,000</p> <p><input type="checkbox"/> 50,001-100,000</p> <p><input type="checkbox"/> More than 100,000</p>
<hr/>			
19. How much do you estimate your assets to be worth?	<p><input type="checkbox"/> \$0 - \$50,000</p> <p><input type="checkbox"/> \$50,001 - \$100,000</p> <p><input checked="" type="checkbox"/> \$100,001 - \$500,000</p> <p><input type="checkbox"/> \$500,001 - \$1 million</p>	<p><input type="checkbox"/> \$1,000,001 - \$10 million</p> <p><input type="checkbox"/> \$10,000,001 - \$50 million</p> <p><input type="checkbox"/> \$50,000,001 - \$100 million</p> <p><input type="checkbox"/> \$100,000,001 - \$500 million</p>	<p><input type="checkbox"/> \$500,000,001 - \$1 billion</p> <p><input type="checkbox"/> \$1,000,000,001 - \$10 billion</p> <p><input type="checkbox"/> \$10,000,000,001 - \$50 billion</p> <p><input type="checkbox"/> More than \$50 billion</p>
<hr/>			
20. How much do you estimate your liabilities to be?	<p><input type="checkbox"/> \$0 - \$50,000</p> <p><input type="checkbox"/> \$50,001 - \$100,000</p> <p><input type="checkbox"/> \$100,001 - \$500,000</p> <p><input type="checkbox"/> \$500,001 - \$1 million</p>	<p><input checked="" type="checkbox"/> \$1,000,001 - \$10 million</p> <p><input type="checkbox"/> \$10,000,001 - \$50 million</p> <p><input type="checkbox"/> \$50,000,001 - \$100 million</p> <p><input type="checkbox"/> \$100,000,001 - \$500 million</p>	<p><input type="checkbox"/> \$500,000,001 - \$1 billion</p> <p><input type="checkbox"/> \$1,000,000,001 - \$10 billion</p> <p><input type="checkbox"/> \$10,000,000,001 - \$50 billion</p> <p><input type="checkbox"/> More than \$50 billion</p>

Part 7: Sign Below

For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Sergey V Kholod

Sergey V Kholod

Signature of Debtor 1

/s/ Anna P Kholod

Anna P Kholod

Signature of Debtor 2

Executed on July 26, 2023
MM / DD / YYYY

Executed on July 26, 2023
MM / DD / YYYY

Debtor 1 **Sergey V Kholod**
Debtor 2 **Anna P Kholod**

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jeffrey G. Dalrymple

Signature of Attorney for Debtor

Date

July 26, 2023

MM / DD / YYYY

Jeffrey G. Dalrymple 17053

Printed name

Jeffrey G. Dalrymple, PA

Firm name

2435 Plantation Center Dr., Ste 205

Matthews, NC 28105

Number, Street, City, State & ZIP Code

Contact phone

704-847-7151

Email address

jdalrymple@matthewsattorneys.com

17053 NC

Bar number & State

Active Waste
PO Box 10
Waxhaw, NC 28173

Adam Tan
3119 Pinehurst Place
Charlotte, NC 28209

American Express TRS Co. Inc.
4315 South 2700 West
Salt Lake City, UT 84184

AT&T
c/o Bankruptcy
1801 Valley View Ln
Farmers Branch, TX 75234

Bank of America
P.O. Box 982235
El Paso, TX 79998

Barclays
PO Box 8833
Wilmington, DE 19899-8833

Blue Book
925 Westchester Avenue, Ste 101
West Harrison, NY 10604

Bluegrass Funding
462 S 4th St #2600
Louisville, KY 40202

Capital One
Attn: General Correspondence
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024-2302

Carolina CAT
6408 N Tryon St
Charlotte, NC 28213

Carolina Tractor & Equipment Co.
PO Box 1095
Charlotte, NC 28269

Charles & Ashley Perez
c/o Eric Spengler
Spengler & Agans, PLLC
352 N. Caswell Road
Charlotte, NC 28204

Chase
Cardmember Services
P.O. Box 15153
Wilmington, DE 19886-5153

Christopher J. Danko
9911 Glencrest Dr
Huntersville, NC 28078

Country Boy Landscaping
429 Old Mooresville Road
Sparta, NC 28675

Credit International Corp
10413 Beardslee Blvd. #A
Bothell, WA 98011

Credit International Corp
PO Box 1268
Bothell, WA 98041

Credit One Bank
PO Box 60500
City of Industry, CA 91716-0500

Dan Barton
c/o Sellers, Ayers, Dortch & Lyons, PA
301 Midtown, Ste 410
301 South McDowell St
Charlotte, NC 28204-2686

Department of Education/Nelnet
121 S. 13th Street
Lincoln, NE 68508

Discover Bank
c/o Smith Debnam
PO Box 176010
Raleigh, NC 27619-6010

Dominion Energy
PO Box 25478
Richmond, VA 23260

Fundworks (IACC)
c/o Joshua J. Provost, Esq
25852 Mcbean Pkwy # 801
Valencia, CA 91355

H&E Equipment Services
c/o Mary C. Cardini
7500 Pecue Lane
Baton Rouge, LA 70809

Hajoir Alhassan
c/o Taylor Law
324 N. First Street
Albemarle, NC 28001

Herc Rentals, Inc.
901 Westinghouse Blvd
Charlotte, NC 28273

Homeadvisor
c/o CMI
PO Box 28851
Philadelphia, PA 19151

Hometown Capital
4017 Central Pike
Hermitage, TN 37076

Ikon Hauling, LLC
3610 W Hwy 74
Monroe, NC 28110

Internal Revenue Service
Bankruptcy Section
PO Box 7346
Philadelphia, PA 19101-7346

Jermel Douglas
1679 Cranium Dr
Lancaster, SC 29720

Kelly Enos
3480 Carmie Lane
Salisbury, NC 28144

Kirk P. Waters
1700 Millbridge Parkway
Waxhaw, NC 28173

KMK Investment Group, LLC
c/o Marshall P. Walker
Gray, Layton Kersh
PO Box 2636
Gastonia, NC 28053-2636

Mantis Funding
2700 N. Military Trail #450
Boca Raton, FL 33431

Michael & Jean McGregor
1722 Walden Pond Lane
Waxhaw, NC 28173

Mint Hill Tool Rental
11223 Blair Rd
Charlotte, NC 28227

Mozstone LLC
3101 Yorkmont Rd, Ste 1600
Charlotte, NC 28208

NC Dept of Revenue
Bankruptcy Department
PO Box 1168
Raleigh, NC 27602

Palmera Distribution Inc
127 Hunslet Circle
Charlotte, NC 28206

PRG
5690 BTC Blvd, Ste 650E
Englewood, CO 80111

Proventure Capital Funding, LLC
99 Wall Street, Ste 576
New York, NY 10005

Redstone Materials
4815 Persimmon Court
Monroe, NC 28110

Royal Funding LLC
180 Maiden Lane, Floor 13
New York, NY 10038

Sac Rentals LLC
215 Rowel Drive, Unit E
Indian Trail, NC 28079

Santander Consumer USA
5201 Rufe Snow Drive
North Richland Hills, TX 76180

Simple Life Enterprises, LLC
122 Flora Vista Dr
Mooresville, NC 28117

Small Business Administration
Office of General Counsel
312 North Spring Street, 5th Floor
Los Angeles, CA 90012

Stuart Lippman & Ass.
5447 E 5th St
Tucson, AZ 85711

Sunbelt Rentals
1009 Technology Drive
Indian Trail, NC 28079

Sunrise Credit Services, Inc.
PO Box 9100
Farmingdale, NY 11735-9100

Takesha & Dion Brace
174 Old Forge Road
Rock Hill, SC 29732

Terry & Tammy Washington
6112 Birdsome Rd
Concord, NC 28025

The Avanza Group LLC
3974 Amboy Road, Ste 304
Staten Island, NY 10308

Thomas Rental
8542 Monroe Rd
Charlotte, NC 28212

Townsquare Interactive
200 S Tryon St. Ste 400
Charlotte, NC 28202

Truist Bank
PO Box 819
Wilson, NC 27894

Truist Mortgage
1001 Semmes Ave RVW 3004
Richmond, VA 23224